

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

bf0938

-----X  
In Re:

Chapter 13

NORMA V. ROBINSON, aka  
NORMA ROBINSON,

Case No.:1-18-44548-cec

**NOTICE OF MOTION**

Debtor.  
-----X

**PLEASE TAKE NOTICE** that a motion will be made before the Honorable Nancy Hershey Lord, United States Bankruptcy Judge of the United States Bankruptcy Court for the Eastern District of New York, in Courtroom 3529 located at 271 Cadman Plaza East, Brooklyn, New York, on June 13, 2019 at 2:00 pm, Objecting to Proof of Claim # 6-1 filed by Ocwen Loan Servicing, LLC

**PLEASE TAKE FURTHER NOTICE** that any response to the Motion must be made and received by counsel for the Debtor's with a copy to Chambers on or before June 8, 2019.

Dated: Richmond Hill, NY  
April 25, 2019

/s/ Bruce Feinstein, Esq.  
Bruce Feinstein, Esq.  
Attorney for the Debtor  
86-66 110<sup>th</sup> Street  
Richmond Hill, NY 11418  
(718) 570-8100

TO:

Ocwen Loan Servicing, LLC  
Att: Bankruptcy Dept P.O. Box 24605  
West Palm Beach, FL 33416-4605

Michael J. Macco  
2950 Express Drive South  
Suite 109  
Islandia, NY 11749

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

Hearing Date: June 13, 2019  
Hearing Time: 2:00 PM

-----X  
In Re:

Chapter 13

NORMA V. ROBINSON aka  
NORMA ROBINSON.

Case No.:1-18-44548-cec

Debtor.

-----X  
TO THE HONORABLE CARLA E. CRAIG  
UNITED STATES BANKRUPTCY JUDGE:

**OBJECTION TO PROOF OF CLAIM #6-1  
FILED BY OCWEN LOAN SERVICING, LLC**

Debtor, Norma V. Robinson ("Debtor") by her attorney, Bruce Feinstein, Esq.  
as and for his objection to Proof of Claim #6-1, filed by Ocwen Loan Servicing, LLC, states as  
follows:

**PRELIMINARY STATEMENT**

1. The Debtor filed for protection under the United States Bankruptcy code on August 6, 2018.
2. Debtor owns the premises which is her primary residence located at 190-15 Linden Boulevard and the NYC Department of Finance has assessed it's 2019 -2020 value at \$655,000.00 (See Exhibit "A")
3. The Debtor hopes to retain this property.

4. Schedule D of the Debtor's Petition lists U.S. Bank Natl Assn. as a secured creditor, as this is the name of the creditor which appears on caption in the Foreclosure Action against the debtor.

5. Proof of Claim #6-1, (a copy of which is annexed hereto as Exh. "B"), alleges that Ocwen Loan Servicing is the servicer for U.S. Bank Natl Assn, As Trustee for the C-BASS Mortgage Loan Asset-Backed Certificates, Series2007-MX1

6. The Proof of Claim lists the amount owed to cure any default as of the date of the petition as \$685,168.76. The Proof of Claim does not segregate out an amount for arrears only, and the total amount owed on this secured loan is inflated and inaccurate.

7. Subsequent to the filing of the Proof of Claim, the undersigned counsel for the debtor reached out to counsel for the lender, Solomon A. Frager, Esq., of Dorf & Nelson LLP and requested a payoff letter, which would indicate the arrears owed against the loan, as well as the full balance owed on the Note.

8. On April 12, 2019, a Payoff Quote was secured. The total amount due is shown as \$586,108.29 with the unpaid principle balance indicated as 374,185.11. The difference would be arrears, in the amount of \$211,923.18. (See Exhibit "C")

9. I have on several occasions asked counsel for the lender to please amend the Proof of Claim to reflect the amounts indicated in the Pay Off Quote. To date, the lender has failed to do so.

**WHEREFORE**, the Debtor respectfully requests of the Court as follows:

Proof of Claim #6-1 be modified to reflect the total outstanding secure claim is \$586,108.29 and the arrears portion of this claim is \$211,923.18, and for such other and further relief as to this Court may seem just and proper.

DATED: April 25, 2019  
Richmond Hill, NY

/s/ Bruce Feinstein  
Bruce Feinstein (BF0938)  
Attorney for the Debtor  
86-66 110<sup>th</sup> Street  
Richmond Hill, NY 1418  
(718) 570-8100 tel  
(718) 570-8012 fax  
brucefeinsteinesq@gmail.com

**Exhibit A**

**NOTICE OF PROPERTY VALUE**  
Tax Year 2019-20  
(This is not a bill.)

#554996619011501#

ROBINSON, NORMA  
19015 LINDEN BLVD  
JAMAICA NY 11412-3346

January 15, 2019

Owner(s)  
ROBINSON, NORMA

Property Address  
190-15 LINDEN BOULEVARD

Borough: 4 Block: 11060 Lot: 154

Tax Class: 1 Building Class: S2 Units: 2 residential - 1 non-residential

**YOUR NOTICE OF PROPERTY VALUE (NOPV) AT A GLANCE**

2019-20 Market Value: \$655,000

2019-20 Assessed Value: \$21,674

Your property tax exemptions: None

See below for an estimate of your 2019-20 property tax.

**WHAT IS THIS NOTICE?**

This is your annual notice of property value, or NOPV. It is not a bill, and no payment is required. This notice will:

- Inform you of our assessment of your property for tax year 2019-20, and tell you how to challenge it if you believe there is a mistake.
- Explain how property taxes are calculated.
- Provide an estimate of your property tax for tax year 2019-20.

Please keep a copy of this notice with your records. You may also view your NOPV and property tax bills online at [www.nyc.gov/nopv](http://www.nyc.gov/nopv).

**ESTIMATED 2019-20 PROPERTY TAX**

We cannot calculate your 2019-20 property tax until the new tax rate is established by the city council. Until then, you will pay the 2018-19 rate. Many factors influence the amount you will owe, including the value of any exemptions you receive. See page two for details about how property tax is calculated.

The table below estimates the amount you will owe by multiplying the taxable value of your property by the current tax rate of 20.919%. This table is provided for informational purposes only; the actual amount you owe may differ, depending on the 2019-20 tax rate and the value of your exemptions and abatements.

Year	Taxable Value		Tax Rate		Estimated Property Tax
2019-20	\$21,674	x	0.20919	=	\$4,533.98

**KEY DATES**

**March 15, 2019**

Last day to challenge your market or assessed value. (See page 2.)

**March 15, 2019**

Last day to apply for a tax exemption. (See page 3.)

**July 1, 2019**

2019-20 tax year begins.

**November 2019**

2019-20 tax rate is determined.

**January 2020**

First bill with the new tax rate.

To learn more, visit  
[www.nyc.gov/nopv](http://www.nyc.gov/nopv)

## Exhibit B



Fill in this information to identify the case:

Debtor 1 Norma V. Robinson aka Norma RobinsonDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN District of NYCase number 1-18-44548-cec (State)

## Official Form 410

## Proof of Claim

04/16

Read the instructions before filling out this form. Use this form to make a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

The law requires that filers **must leave out or redact** information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents**; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

## Part 1: Identify the Claim

## 1. Who is the current creditor?

U.S. Bank National Association, as Trustee for the C-BASS Mortgage Loan Asset-Backed Certificates, Series 2007-MX1

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor Ocwen Loan Servicing, LLC

## 2. Has this claim been acquired from someone else?

☒ No

☐ Yes. From whom? \_\_\_\_\_

## 3. Where should notices and payments to the creditor be sent?

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

## Where should notices to the creditor be sent?

Ocwen Loan Servicing, LLC

Name

Attn: Bankruptcy Department PO Box 24805

Number Street

West Palm Beach

FL

33416-4605

City

State

ZIP Code

Contact phone (888) 554-6599

Contact email BKTrusteeQueries@ocwen.com

## Where should payments to the creditor be sent? (if different)

Ocwen Loan Servicing, LLC

Name

Attn: Cashiering Department 1661 Worthington Road, Suite 100

Number Street

West Palm Beach

FL

33409

City

State

ZIP Code

Contact phone (888) 554-6599

Contact email BKTrusteeQueries@ocwen.com

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

## 4. Does this claim amend one already filed?

☒ No

☐ Yes. Claim number on court claims registry (if known) \_\_\_\_\_

Filed on \_\_\_\_\_  
MM / DD / YYYY

## 5. Do you know if anyone else has filed a proof of claim for this claim?

☒ No

☐ Yes. Who made the earlier filing? \_\_\_\_\_

Debtor 1

Norma V. Robinson aka Norma Robinson

First Name Middle Name Last Name

Case number 1-18-44548-cec

**Part 2: Give Information About the Claim as of the Date the Case Was Filed**

6. Do you have any number you use to identify the debtor?

☐ No

☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 7 5 0 5

7. How much is the claim?

\$ 685168.76\*

For leases state only the amount of default.

Does this amount include interest or other charges?

☐ No

☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim?

Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information.

Money Loaned

9. Is all or part of the claim secured?

☐ No

☒ Yes. The claim is secured by a lien on property.

Nature of property:

☒ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.

☐ Motor vehicle

☐ Other. Describe: \_\_\_\_\_

Basis for perfection:

Mortgage / Promissory Note

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property:

\$ \_\_\_\_\_

Amount of the claim that is secured:

\$ 685168.76\*

Amount of the claim that is unsecured: \$ \_\_\_\_\_

(The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition:

\$ 685168.76\*

Annual Interest Rate (when case was filed) 6.99900 %

☒ Fixed

☐ Variable

\*PLEASE BE ADVISED THIS IS A TOTAL DEBT CLAIM AS THE MATURITY DATE IS ON 08/01/2021. THE INTEREST CONSIDERED IN THE TOTAL DEBT CALCULATION IS UNTIL THE PLAN END DATE.

10. Is this claim based on a lease?

☐ No

☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ \_\_\_\_\_

11. Does this claim involve a right to setoff?

☐ No

☐ Yes. Explain: \_\_\_\_\_

Debtor 1

Norma V. Robinson aka Norma Robinson

First Name Middle Name Last Name

Case number 1-18-44548-cec

**12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?**

☐ No

☒ Yes. Check all that apply:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Up to \$2,850\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

☐ Wages, salaries, or commissions (up to \$12,850\*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

☐ Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies.

Amount entitled to priority

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\* Amounts are subject to adjustment on 4/1/16 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 10/15/2018

MM / DD / YYYY

/s/ Kevin Toole

Signature

Print the name of the person who is completing and signing this claim:

Name Kevin Toole

First name

Middle name

Last name

Title Authorized Agent for Secure Creditor

Company Robertson, Anschutz, & Schnied, P.L.

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 6409 Congress Avenue, Suite 100

Number

Street

Boca Raton, Florida 33487

City

State

ZIP Code

Contact phone 561-241-6901

Email

KToole@rascrane.com

## Exhibit C



03/20/2019

Account Number [REDACTED]

Norma Robinson

Property Address:  
190 15 Linden Blvd, Saint Albans, NY 11412  
Requestor Email Address: adam.DeVecchio@ocwen.com  
Customer(s): Norma Robinson

**PAYOFF QUOTE**  
**VALID THROUGH 04/12/2019**

Dear Requester,



**Why We Are  
Sending This  
Letter**

A payoff quote was requested for account number: [REDACTED]  
The total amount due is **\$586,108.29**, which will be valid through 04/12/2019.



**What Needs  
To Be Done**

1. **Scheduled payments should still be made on time**, until the account is paid off, to avoid late charges and payments being reported as late to the credit bureaus.
2. Refer to the following pages for a detailed breakdown of this quote and for payment instructions.
3. **Payoff funds should be sent in one of the forms of certified funds listed here:** Wire Transfer, Cashier's Check, Certified Bank Check, Title Company Check, Money Order, Attorney's Escrow Check, MoneyGram or Western Union. **Funds not remitted in one of these forms will be returned**, and the payoff will not be processed.



**What We  
Will Do**

Upon receipt of payoff funds, we will verify all amounts due and contact the issuer of the funds in the event of any discrepancies.

After the payoff funds have been applied and the account has been reconciled, any overpayment of funds will be returned to the remitter through regular mail within 10 business days of the receipt of the funds.

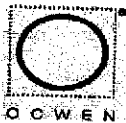
For any questions regarding this payoff quote, the Customer Care Center may be contacted at 800.746.2936, Monday through Friday 8 am to 9 pm and Saturday 8 am to 5 pm ET.

Sincerely,  
Loan Servicing

NMLS # 1852

PAYOFFE

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



## PAYOFF REQUIREMENTS AND CONDITIONS

**Certified funds are required for payoff.** Payoff funds must be provided via certified funds such as: Wire Transfer, Cashier's Check, Certified Bank Check, Title Company Check, Money Order, Attorney's Escrow Check, MoneyGram or Western Union. Non-certified payments will not be accepted and the payoff will not be processed.

### HOW TO SUBMIT PAYOFF FUNDS

- Wire transfers are preferred. Wire transfer is the fastest, safest and most convenient payment option. Because this is the fastest option, it may also save money on per-diem interest.
- To make a wire transfer, provide the information listed under payment methods to the remitting bank.
- Be sure to always include the borrower's name, property address and account number on any remittance. If there is an inability to wire transfer funds, the payment should be sent in certified funds by overnight mail as shown below.

### PAYMENT METHODS:

Preferred Option: Wire Transfer at Closing*	
Bank:	Wells Fargo Bank, NA
Ocwen Bank ABA Routing Number:	121000248
Ocwen Bank Account Number:	4124823352
Account Name:	Ocwen Loan Servicing, LLC
Reference:	Ocwen Customer Account Loan # 7090507505, Property Address, and Borrower's Name
Email:	Wire details to: Transferfunds@ocwen.com

Overnight Mail*
Mail Certified Funds Check to: Ocwen Loan Servicing, LLC Attn: Cashiering / Payoff Department 1661 Worthington Road, Suite 100 West Palm Beach, FL 33409 Reference: Ocwen Account Number 7090507505

\*All checks/money orders should be made payable to: Ocwen Loan Servicing, LLC. The mortgage account number, borrower's name and property address should be included on the front of any check or money order. For same-day processing, the Wire Transfer and all checks/money order payments must be received before 3:45 pm ET, Monday through Friday.

Western Union Quick Collect**
Code City: OCWEN
State: Florida
Reference: Ocwen Account Number # [REDACTED]
Agent Locator: 800.225.5227

MoneyGram**
Receiver Code: 2355
Payable to: Ocwen Loan Servicing, LLC
City, State: Orlando, Florida
Reference: Ocwen Account Number [REDACTED]
Agent Locator: 800.926.9400

\*\*Western Union and MoneyGram may charge a fee for this service. Contact Western Union or MoneyGram for any payment or transaction limitations. For same-day processing, MoneyGram payments must be received before 9 pm ET, Monday through Friday and before 5 pm ET on Saturdays. Western Union payments must be received before 9 pm ET, Monday through Saturday for same-day processing.

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**This payoff amount is subject to change.** To the extent permitted by law, we reserve the right to correct any portion of this statement at any time.

- All balances are subject to change as a result of any transactions, the assessment of any costs being incurred with respect to the account, which occur prior to the application of payoff funds. If the account is referred to foreclosure, becomes subject to a bankruptcy proceeding, if it was not already, or has any other costs or expenses authorized by the terms of the loan documents and applicable law assessed to it prior to the Payoff Quote Expiration Date, this payoff quote is deemed invalid, and a new payoff quote will be provided.
- Similarly, if any payments applied to this account within the prior thirty (30) days of the date of this payoff quote are reversed for any reason, including but not limited to, insufficient funds or a stop payment being placed on a check, this payoff quote is deemed invalid, and a new payoff quote must be obtained from us to reflect the correct amount due and owing. Subsequent payoff quotes will reflect the full amount due and are subject to change for the reasons referenced above.

**Overpayment or underpayment of payoff amount.** Upon receipt of payoff funds, we will verify all amounts due and contact the issuer of the funds in the event of any discrepancies. The payoff amount does not include any applicable positive escrow balance. After the payoff funds have been applied, and the account has been reconciled, any overpayment of funds will be returned to the issuer through regular mail within 10 business days of the date the funds are received. Escrow account overages will be disbursed within 10 business days. Please be aware to the extent permitted by law, if the payoff funds received are less than the total amount necessary to pay the account in full, then any escrow funds remaining after payment of insurance and taxes due may be applied to the mortgage at payoff. If the desire is not to have any remaining escrow surplus funds applied to the loan at payoff, we must be notified at least 5 days prior to submitting the payoff funds. This notification may be emailed to [payoffs@ocwen.com](mailto:payoffs@ocwen.com) or faxed to 407.737.6118. In the event of an underpayment of the required stated payoff funds, if the escrow funds are insufficient to pay the account in full, we will return the funds and continue to accrue interest on the loan.

**Monthly payments due before payoff must still be paid by due date.** Issuance of this statement does not suspend the contractual requirement to make mortgage payments when due. If payoff funds are received after the expiration of the grace period, if such a period is applicable to this mortgage account, a late charge may be due. All late charges will be paid prior to the application of any payoff funds and preparation of the satisfaction of the Mortgage/Deed of Trust.

**Escrow disbursements will proceed until payoff funds are received.** Issuing this payoff statement will not stop future escrow disbursements. Property taxes or insurance may be paid after this quote is issued. If such disbursements create escrow advances and change the amount due to satisfy the mortgage, this payoff quote will be deemed invalid, and a new payoff quote must be obtained from us to reflect the correct amount due and owing. Subsequent payoff quotes will reflect the full amount due and are subject to change as referenced above.

**Past due fees still apply.** If the account is past due, expenses authorized by the terms of the loan documents and applicable law may be accruing.

**Per diem interest may change.** If this is an adjustable rate mortgage, the per diem interest may change prior to payoff and the new per diem interest will be applicable for the payoff as well.

**The security instrument (Deed of Trust or Mortgage) will be released after payoff.** Upon receipt of the entire payoff amount, we will execute a release and discharge of the Deed of Trust/Mortgage and, if necessary, will file a withdrawal in connection with any legal action that may have been taken with regard to this mortgage account.

**Prepayment penalty waiver may be allowed.** If the terms of the mortgage documents allow for waiver of the prepayment penalty in certain circumstances, Ocwen must be provided with the requisite documentation to demonstrate waiver of a

NMLS # 1852

PAYOFFE

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Ocwen Loan Servicing, LLC  
www.ocwen.com  
*Helping Homeowners Is What We Do!®*

1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Toll Free: 800.746.2936

prepayment penalty in accordance with the terms of the mortgage documents. Such documentation must be provided to the Payoff Department within sixty (60) days following the date that the payoff was made. This documentation may be emailed to [payoffs@ocwen.com](mailto:payoffs@ocwen.com) or faxed to 407.737.6118. Unless otherwise prohibited by law, no prepayment penalty will be waived unless and until we are notified of the qualifying event.

**Please verify the Social Security Number on file for tax reporting.** Please visit our website at [www.ocwencustomers.com](http://www.ocwencustomers.com) to verify the Social Security Number on file for the purposes of year-end tax reporting, if applicable.

For questions regarding this payoff quote, please contact our Customer Care Center at 800.746.2936. We are available Monday through Friday 8 am to 9 pm and Saturday 8 am to 5 pm ET.

Sincerely,  
Loan Servicing

NMLS # 1852

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**Oregon Residents Please Note:** Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call 866.814.9710 or visit <http://dfr.oregon.gov>.

See below for a breakdown of the total amount required to pay off the above-referenced account on or before 04/12/2019, as well as complete payoff instructions.

**Important Note:** If there is an escrow account associated with the mortgage for property taxes and insurance, we may need to pay the tax and insurance bills before this payoff quote expires on 04/12/2019. Any additional disbursements made on behalf of the mortgage will be added to the amounts due on payoff.

A Satisfaction Fee is the cost the county in which the property is located charges to record a lien release. Ocwen will only charge a Satisfaction Fee when the loan is paid in full and as allowed by applicable law.

Description	Amount Due
Principal	\$374,185.11
Interest	\$147,023.04
Escrow Advance	\$31,755.68
Pre-Petition Credit	-\$96.41
Late Charge - Alt Payment Plan	\$710.22
Foreclosure Fee	\$590.00
Bankruptcy Fee	\$6,667.00
Bankruptcy Expense	\$181.00
Professional Fees	\$88.49
Commercial Property Inspection	\$715.00
UCC Fee	\$83.00
Title Report Fee	\$300.00
Property Valuation	\$3,400.00
Commercial Property Valuation	\$425.00
Foreclosure Fee	\$206.50
FC Thru Notice of Intention	\$2,192.00
FC Thru Service Complete	\$4,856.00
FC Thru Complaint	\$877.00
Civil Litigation	\$8,083.00
Referee Report	\$250.00
Filing Notice of Motion	\$90.00
Deed Recording	\$600.00
Service of Process	\$1,051.40
Clerk/Prothonotary	\$90.00
Title Search	\$825.61
Bankruptcy Fee	\$177.00
Proof of Claim	\$500.00

NMLS # 1852

PAYOFF

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Ocwen Loan Servicing, LLC  
www.ocwen.com  
Helping Homeowners is What We Do!®

1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Toll Free: 800.746.2936

Description	Amount Due
Payment History Review Fee	\$250.00
Certified Mail Cost	\$32.65
<b>Total Amount Due</b>	<b>\$586,108.29</b>

Next Due Date 10/01/2013  
Quoted Date 03/20/2019  
Payoff Quote Expiration Date 04/12/2019  
Grace Period End Date 03/16/2019  
Original Principal Balance \$412,000.00

Given below is a breakdown of the interest that is shown above in the amount of \$147,023.04 due on or before 04/12/2019. Please note that interest is generally charged in arrears. On a normal amortizing loan, the current month's payment will include the interest charges for the previous month. The unpaid principal balance is not the payoff amount.

From	To	Interest Amount	Interest Rate	Principal Bal.	Daily Per Diem	# Days
09/01/13	09/30/13	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
10/01/13	10/31/13	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
11/01/13	11/30/13	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
12/01/13	12/31/13	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
01/01/14	01/31/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
02/01/14	02/28/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
03/01/14	03/31/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
04/01/14	04/30/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
05/01/14	05/31/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
06/01/14	06/30/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
07/01/14	07/31/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
08/01/14	08/31/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
09/01/14	09/30/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
10/01/14	10/31/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
11/01/14	11/30/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
12/01/14	12/31/14	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
01/01/15	01/31/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
02/01/15	02/28/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
03/01/15	03/31/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
04/01/15	04/30/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
05/01/15	05/31/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
06/01/15	06/30/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
07/01/15	07/31/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30

NMLS # 1852

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**Ocwen Loan Servicing, LLC**  
 www.ocwen.com  
*Helping Homeowners Is What We Do!®*

1661 Worthington Road, Suite 100  
 West Palm Beach, FL 33409  
 Toll Free: 800.746.2936

From	To	Interest Amount	Interest Rate	Principal Bal.	Daily Per Diem	# Days
08/01/15	08/31/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
09/01/15	09/30/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
10/01/15	10/31/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
11/01/15	11/30/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
12/01/15	12/31/15	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
01/01/16	01/31/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
02/01/16	02/29/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
03/01/16	03/31/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
04/01/16	04/30/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
05/01/16	05/31/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
06/01/16	06/30/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
07/01/16	07/31/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
08/01/16	08/31/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
09/01/16	09/30/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
10/01/16	10/31/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
11/01/16	11/30/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
12/01/16	12/31/16	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
01/01/17	01/31/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
02/01/17	02/28/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
03/01/17	03/31/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
04/01/17	04/30/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
05/01/17	05/31/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
06/01/17	06/30/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
07/01/17	07/31/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
08/01/17	08/31/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
09/01/17	09/30/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
10/01/17	10/31/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
11/01/17	11/30/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
12/01/17	12/31/17	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
01/01/18	01/31/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
02/01/18	02/28/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
03/01/18	03/31/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
04/01/18	04/30/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
05/01/18	05/31/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
06/01/18	06/30/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
07/01/18	07/31/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
08/01/18	08/31/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
09/01/18	09/30/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30

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From	To	Interest Amount	Interest Rate	Principal Bal.	Daily Per Diem	# Days
10/01/18	10/31/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
11/01/18	11/30/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
12/01/18	12/31/18	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
01/01/19	01/31/19	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
02/01/19	02/28/19	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
03/01/19	03/31/19	\$2,182.43	6.99900%	\$374,185.11	\$72.74782200	30
04/01/19	04/11/19	\$800.23	6.99900%	\$374,185.11	\$72.74782200	11

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